



UNITED STATES BANKRUPCY COURT  
DISTRICT OF NEW JERSEY

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE  
Andrew B. Finberg, Esquire  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002  
(856) 663-5002

Order Filed on May 16, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

BERNICE M. GARCIA

Case No: 23-18071-ABA  
Hearing Date:  
Judge: Andrew B. Altenburg, Jr.  
Chapter: 13

Recommended Local Form:  Followed  Modified

**ORDER REGARDING CHAPTER 13 STANDING  
TRUSTEE'S MOTION TO DISMISS OR  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages number two (2) through three (3) is hereby **ORDERED**.

**DATED: May 16, 2025**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

The Court having considered the motion or certification of Andrew B. Finberg, Chapter 13 Standing Trustee, and any objections filed, it is hereby

ORDERED that:

The debtor(s)' case is hereby DISMISSED

The debtor(s)' plan is allowed to continue at the regular monthly payment of \_\_\_\_\_ for a period of \_\_\_\_\_ months. If the debtor(s) should fail to make any future Chapter 13 plan payment for a period of more than thirty (30) consecutive days, the Trustee shall file a Certification of Default with notice of said Certification to the debtor(s) and debtor(s)' attorney, if any, and the court shall enter an Order dismissing the debtor(s)' case.

An Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the Court by the debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Order.

In the alternative, debtor shall submit all future plan payments via TFS Bill Pay

Other:

IT IS FURTHER ORDERED that, pursuant to 11 U.S.C. § 349(b), this Court for cause retains jurisdiction over any additional application filed within 30 days by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

- IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with the arrears being capitalized through the debtor(s)' plan, and the plan shall continue at \_\_\_\_\_ which represents total receipts applied to plan.
  
- IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with a lump sum payment of \_\_\_\_\_ due within \_\_\_ days from the date of this Order.
  
- IT IS FURTHER ORDERED that if the debtor(s)' instant Chapter 13 case is dismissed, such dismissal shall be with prejudice and the debtor(s) shall be barred from filing for Chapter 13 bankruptcy protection for a period of \_\_\_ from the date of dismissal of debtor(s)' case.
  
- IT IS FURTHER ORDERED that the debtor(s)' case is allowed to continue with tier payments of
  
- This order incorporates a fee application for debtor(s)' attorney in the amount of \_\_\_\_\_ pending Court approval.
  
- A status hearing shall be held on \_\_\_\_\_.

In re:  
Bernice M. Garcia  
Debtor

Case No. 23-18071-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: May 16, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Bernice M. Garcia, 521 Jennifer Lane, Vineland, NJ 08360-7157

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Cory Francis Woerner	on behalf of Creditor Cardinal Financial Company Limited Partnership cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor Cardinal Financial Company Limited Partnership dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Moshe Rothenberg	on behalf of Debtor Bernice M. Garcia moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com;rothenberg.mosheb128149@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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User: admin

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Date Rcvd: May 16, 2025

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Total Noticed: 1

TOTAL: 6